

Information to identify the case:

| | | |
|---|----------------------------------|---|
| Debtor 1 | Tien C Le | Social Security number or ITIN xxx-xx-0935 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- EIN ----- |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 18-27256-ABA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tien C Le

2/15/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tien C Le
Debtor

Case No. 18-27256-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Feb 15, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| +++ | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Tien C Le, 4 Spinnaker Way, Atlantic City, NJ 08401-2802 |
| cr | + SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530 |
| 517727330 | Borrowers First, PO Bo 503550, San Diego, CA 92150-3550 |
| 517970696 | +++ First Associates Loan Servicing, LLC, as agent for BFCL Trust, PO Box 911007, San Diego, CA 92191-1007 |
| 517727338 | Golden Nugget Atlantic City, Huron Avenue & Brigantine Blvd, Atlantic City, NJ 08401 |
| 517727339 | + Harrah's Atlantic City, 777 Harrah's Blvd, Atlantic City, NJ 08401-1985 |
| 517903779 | + Harrah's Atlantic City Operating Co., dba Harrah's Resort Atlantic City, Adam J. Pernsteiner, Lewis Brisbois, 6385 S. Rainbow Blvd., Suite 600, Las Vegas, NV 89118-3201 |
| 517727344 | + Mariner Finance, co William E. Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001 |
| 517727347 | + Rallye Motors, Inc., c/o Liberal Finance Service, 366 Kinderkamack Road, Westwood, NJ 07675-1675 |
| 517729517 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517749615 | + TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507 |
| 517761798 | + TD Bank, NA, Richard J Tracy, III, Esq. 30 Montgomery Street, Suite 1205, Jersey city, NJ 07302-3835 |
| 517751511 | + TD Bank,N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835 |
| 519039367 | Vernet Inc. Successor in Interest t, First Associates Loan Servicing, LLC, PO Box 911007, San Diego, CA 92191-1007 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 15 2024 21:06:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Feb 15 2024 21:06:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517727326 | + EDI: CITICORP | Feb 16 2024 01:50:00 | Amex Department Stores, PO Box 8218, Mason, OH 45040-8218 |
| 517727327 | EDI: BANKAMER | Feb 16 2024 01:49:00 | Bank of America, PO Box 15019, Wilmington, DE 19886-5019 |
| 517727328 | + EDI: BANKAMER | Feb 16 2024 01:49:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238 |
| 517727329 | EDI: TSYS2 | Feb 16 2024 01:50:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |
| 517727331 | + Email/Text: BAN140310@UCBINC.COM | Feb 15 2024 21:05:00 | Citibank, N.A, c/o United Collection Bureau, Inc., PO Box 140310, Toledo, OH 43614-0310 |
| 517981541 | + EDI: CITICORP | Feb 16 2024 01:50:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 517727332 | + EDI: CITICORP | Feb 16 2024 01:50:00 | Citicards CBNA, PO BOX 6241, Sioux Falls, SD 57117-6241 |
| 517727333 | EDI: WFNNB.COM | | |

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| 517727334 | + EDI: WFNNB.COM | Feb 16 2024 01:50:00 | Comenity - Total Rewards Visa Card, PO Box 659584, San Antonio, TX 78265-9584 |
| 517727335 | + Email/Text: ljohnson@denbeauxlaw.com | Feb 15 2024 21:06:00 | Credit Acceptance Corp, c/o Denbeaux & Denbeaux, 366 Kinderkamack Road, Westwood, NJ 07675-1675 |
| 517727343 | EDI: CITICORP | Feb 16 2024 01:50:00 | Macy's American Express Account, PO BOX 9001108, Louisville, KY 40290-1108 |
| 517727337 | EDI: CITICORP | Feb 16 2024 01:50:00 | DSNB/Macy's, PO Box 8218, Monroe, OH 45050 |
| 517727336 | EDI: DISCOVER | Feb 16 2024 01:50:00 | Discover, PO Box 71084, Charlotte, NC 28272-1084 |
| 517740440 | EDI: DISCOVER | Feb 16 2024 01:50:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 517727340 | EDI: CITICORP | Feb 16 2024 01:50:00 | Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010 |
| 517918351 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 15 2024 21:18:51 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517727341 | + EDI: LENDNGCLUB | Feb 16 2024 01:50:00 | Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985 |
| 517727342 | EDI: SYNC | Feb 16 2024 01:50:00 | Lowe's/Synchrony Bank, Po Box 530914, Atlanta, GA 30353-0914 |
| 517907274 | + EDI: AGFINANCE.COM | Feb 16 2024 01:50:00 | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 517727345 | + EDI: AGFINANCE.COM | Feb 16 2024 01:50:00 | OneMain, PO BOX 742536, Cincinnati, OH 45274-2536 |
| 519031039 | EDI: PRA.COM | Feb 16 2024 01:50:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 519031040 | EDI: PRA.COM | Feb 16 2024 01:50:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 517976602 | EDI: PRA.COM | Feb 16 2024 01:50:00 | Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541 |
| 517980118 | EDI: PRA.COM | Feb 16 2024 01:50:00 | Portfolio Recovery Associates, LLC, c/o Onemain Financial, POB 41067, Norfolk VA 23541 |
| 517979102 | EDI: PRA.COM | Feb 16 2024 01:50:00 | Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541 |
| 517964524 | EDI: PRA.COM | Feb 16 2024 01:50:00 | Portfolio Recovery Associates, LLC, c/o Walmart Master Card, POB 41067, Norfolk VA 23541 |
| 517908577 | + Email/Text: bankruptcyteam@quickenloans.com | Feb 15 2024 21:06:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 517727346 | + Email/Text: bankruptcyteam@quickenloans.com | Feb 15 2024 21:06:00 | Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 517727348 | EDI: SYNC | Feb 16 2024 01:50:00 | Sam's Club MC/SYNCB, PO Box 960013, Orlando, FL 32896-0013 |
| 517727349 | Email/Text: courts@southjerseyfcu.com | Feb 15 2024 21:06:00 | South Jersey Federal Credit Union, PO Box 5530, Woodbury, NJ 08096-0530 |
| 517727351 | EDI: TDBANKNORTH.COM | Feb 16 2024 01:50:00 | TD Bank, N.A, PO Box 84037, Columbus, GA 31908-4037 |
| 517727350 | ^ MEBN | Feb 15 2024 21:05:44 | TD Bank, c/o MRS BPO, LLC, 1930 Olney |

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517727352

EDI: SYNC

Avenue, Cherry Hill, NJ 08003-2016

Feb 16 2024 01:50:00

Walmart Mastercard/SNCB, PO Box 960024,
Orlando, FL 32896-0024

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517761125 | *+ | TD Bank, N.A. Payment Processing, PO Box 16029, Lewiston, ME 04243-9507 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com |
| Andrew B Finberg | ecfmail@standingtrustee.com |
| Denise E. Carlon | on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Denise E. Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jane L. McDonald | on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com |
| Jeffrey E. Jenkins | on behalf of Debtor Tien C Le mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net |
| John F Newman | on behalf of Creditor SJFCU courts@firstrarvestcu.com |
| Rhondi L. Schwartz | on behalf of Debtor Tien C Le mail@jenkinsclayman.com |
| Stephanie F. Ritigstein | on behalf of Debtor Tien C Le mail@jenkinsclayman.com kevin@jenkinsclayman.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

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